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Terms	Documents
l7 and scor\$6 same risk\$3	0

Database:

US Patents Full-Text Database
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L10

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result set

DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=ADJ

<u>L10</u>	l7 and scor\$6 same risk\$3	0	<u>L10</u>
<u>L9</u>	L7 and scor\$6 same risk\$3 same (factor\$3 or parameter\$)	0	<u>L9</u>
<u>L8</u>	L7 and (select\$6 or choos\$6)same claim\$6 same scor\$6 same risk\$3 same (factor\$3 or parameter\$)	0	<u>L8</u>
<u>L7</u>	5627973.pn.	2	<u>L7</u>
<u>L6</u>	automatic\$4 same (select\$6 or choos\$6)same claim\$6 same scor\$6 same risk\$3 same (factor\$3 or parameter\$)	0	<u>L6</u>
<u>L5</u>	l1 and automatic\$4 same (select\$6 or choos\$6) same scor\$6 same risk\$3 same (factor\$3 or parameter\$)	0	<u>L5</u>
<u>L4</u>	L3 and (automatic\$4 or automat\$3)same risk\$3 same (factor\$ or parameter\$)	1	<u>L4</u>
<u>L3</u>	L1 and receiv\$3 same (data or information or fil\$3) same claim\$3	5	<u>L3</u>
<u>L2</u>	L1 and receiv\$3 same (data or information or fil\$3) same claim\$3 same (automatic\$4 or automat\$3)same risk\$3	0	<u>L2</u>
<u>L1</u>	identif\$3 same (insurance or insur\$3) same (record\$ or report\$)same (subrogat\$3 or sub adj rogat\$3 or loss\$3)	58	<u>L1</u>

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L1: Entry 10 of 58

File: PGPB

Oct 31, 2002

DOCUMENT-IDENTIFIER: US 20020161609 A1

TITLE: Commercial insurance scoring system and method

Summary of Invention Paragraph (13):

[0012] The present invention is directed to the creation of a predictive statistical model that generates a score representative of the commercial insurance profitability of a new, or existing, policyholder, independent of the internal data, business practices or pricing methodology of the insurance company issuing the policy, including the steps of (i) gathering historical policyholder data from one of a number of sources, e.g., a representative group of insurance companies historical policyholder data, an insurance industry organization's aggregated policyholder data from member companies, public sources such as state insurance departments which may maintain historical data required by statutory reporting requirements, and the like, and then storing such historical policyholder data in a database; (ii) identifying external data sources having a plurality of external variables potentially predictive of profitability, each variable preferably having at least two values; (iii) normalizing the historical policyholder data using actuarial transformations to generate working data; (iv) calculating a loss ratio for each policyholder in the database using the working data; (v) using the working data to calculate a cumulative loss ratio for each potentially predictive external variable value; (vi) analyzing one or more external variables to identify significant statistical relationships between the one or more external variables and the cumulative loss ratio; (vii) identifying and choosing predictive external variables based on statistical significance and the determination of highly experienced actuaries and statisticians; (viii) utilizing the various predictive variables to develop an overall model or algorithm predictive of the commercial insurance profitability; and (ix) scoring new or existing policyholders using the predictive statistical model as developed herein.

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L3: Entry 1 of 5

File: PGPB

Apr 17, 2003

PGPUB-DOCUMENT-NUMBER: 20030074557
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20030074557 A1

TITLE: Method and system for management of properties

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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☐ 2. Document ID: US 20020091991 A1

L3: Entry 2 of 5

File: PGPB

Jul 11, 2002

PGPUB-DOCUMENT-NUMBER: 20020091991
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020091991 A1

TITLE: Unified real-time microprocessor computer

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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☐ 3. Document ID: US 20020046144 A1

L3: Entry 3 of 5

File: PGPB

Apr 18, 2002

PGPUB-DOCUMENT-NUMBER: 20020046144
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020046144 A1

TITLE: Further improved system and methods for computing to support decomposing property into separately valued components

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KWIC	Draw Desc	Image
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☒ 4. Document ID: US 20020035488 A1

L3: Entry 4 of 5

File: PGPB

Mar 21, 2002

PGPUB-DOCUMENT-NUMBER: 20020035488
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020035488 A1

TITLE: System and method of administering, tracking and managing of claims processing

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KWIC	Draw Desc	Image
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☐ 5. Document ID: US 5557515 A

L3: Entry 5 of 5

File: USPT

Sep 17, 1996

US-PAT-NO: 5557515

DOCUMENT-IDENTIFIER: US 5557515 A

TITLE: Computerized system and method for work management

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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Terms	Documents
L1 and receiv\$3 same (data or information or fil\$3) same claim\$3	5

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